

**Montana State Government
Summary of Limits & Deductibles
July 1, 2006 to July 1, 2007**

Line of Insurance	Deductibles		Limits			Commercial Carrier
	Agency	Risk Management	Limits	Per Claim/ Occurrence		
Commercial Coverages:						
Accidental Death & Dismemberment (Montana University System Volunteers)	\$250	\$0	\$50,000 \$10,000	claim claim	Medical expense Death benefit	AIG Insurance Broker: Willis
Aircraft Physical Damage In-Motion	\$1,000	5% of stated value.				
Not-in-motion	\$1,000	\$1,000				
Aircraft Liability (Varies by Agency)	\$0	750,000 claim/ 1,500,000 occur.	\$10,000,000	occurrence	Bodily injury. Personal Injury Property damage.	XL Specialty Broker: Mountain Air Aviation
Airport Liability (Varies by Agency)	\$0	750,000 claim/ 1,500,000 occur.	\$5,000,000	occurrence	Bodily injury. Personal Injury Property damage.	XL Specialty Broker: Mountain Air Aviation
Boiler & Machinery	\$1,000	Varies by Object and type of damage	\$100,000,000 \$100,000,000 \$5,000,000	occurrence occurrence occurrence	Equipment breakdown Property damage Business interruption	 (Broker: Driver Alliant Insurance Services)
Fine Arts	\$1,000	\$99,000	\$80,000,000 \$80,000,000 \$20,000,000 \$20,000,000 10% of the value \$25,000	occurrence occurrence occurrence occurrence occurrence occurrence	Named locations Legal liability Unnamed locations In-Transit worldwide Debris removal Registration papers	AXA Art Corporation Broker: Willis Fine Arts Solutions
Foreign Insurance (Montana Univ. System)	Varies by policy.	Varies by policy.	Varies by policy.	occurrence	Foreign general liability Foreign auto liability Kidnap & ransom	ACE American Broker: Willis
Crime	\$1,000	\$500,000	\$10,000,000 \$10,000,000 \$10,000,000 \$10,000,000 \$10,000,000	occurrence occurrence occurrence occurrence occurrence	Public employee dishonesty Faithful performance Theft, disappearance, destruction Forgery/alteration Computer fraud	Great American Broker: Willis
HIPPA (University of Montana)	\$5,000	n/a	\$500,000	occurrence	HIPPA fines/violations Defense costs	NAS Insurance Services Broker: Willis
Property			\$500,000,000	occurrence	Blanket limit of liability	Lexinton
	\$1,000	\$249,000	\$10,000,000	occurrence	Automatic coverage. Newly acquired	Lloyd's of London
	\$1,000	\$999,000	\$200,000,000	occurrence	Earth movement	Essex
	\$1,000	\$249,000	\$50,000,000	occurrence	Builder's risk	Great Lakes
	\$1,000	\$249,000	\$10,000,000	occurrence	Ordinance/law	Commonwealth
	\$1,000	\$249,000	\$500,000,000	occurrence	Valuable papers	Landmark American
	\$1,000	\$249,000	\$500,000,000	occurrence	Accounts receivable	Axis Specialty
	\$1,000	\$249,000	\$25,000,000	occurrence	Extra expense	Continental Casualty
	\$1,000	\$249,000	\$250,000	occurrence	Pollutant cleanup removal	Empire
	\$1,000	\$249,000	\$25,000,000	occurrence	Error/omissions	Clarendon
	\$1,000	\$249,000	\$10,000,000	occurrence	Service interruption	Glencoe
	\$1,000	\$249,000	\$25,000,000	conveyance	Transit	
	\$1,000	\$249,000	\$100,000,000	occurrence	Blanket business income	
	\$1,000	\$249,000	\$500,000,000	occurrence	Electronic data processing media	
	\$1,000	\$499,000	\$100,000,000	occurrence	Flood	
	\$1,000	\$249,000	\$500,000,000	occurrence	Debris removal (additional)	
	\$1,000	\$249,000	\$1,000,000	occurrence	International limit DNRC fire trucks	Broker: Driver Alliant Insurance Services
Medical Prof. Liability (Montana Univ. System)	n/a	n/a	\$1,000,000 \$5,000,000	occurrence/ aggregate	Bodily injury, personal injury, property damage	American Casualty of Reading, PA (CAN) Broker: Willis
Surety Bond (DPHHS)	Varies by agency	Varies by agency	Patient Funds in Trust	Funds in trust	Funds in trust	Hartford Broker: Willis
RiderCourse (motorcycle safety training)	n/a	n/a	\$2,000,000	occurrence	Liability	Chubb Custom Insurance Company
Office of Public Instruction		\$50 \$50	\$10,000 \$1,000	claim claim	Blanket accident (medical) Blanket accident (dental)	Life Insurance Company of North America Life Insurance Company of North America
	20%	n/a	ACV/repair/replace	vehicle	Physical damage to vehicles	Broker: MSF (Arthur J. Gallagher & Co.)
Self-Insured Coverages:						
Aircraft hull (various)					Physical damage	n/a
in-motion	\$1,000	5% of stated value	stated value	occurrence	Hull for various aircraft	n/a
not-in-motion	\$1,000	5% of stated value	stated value	occurrence	Hull for various aircraft	n/a
Auto liability	\$0	\$750,000/\$1.5M	\$750,000/\$1.5M	claim/occ	Negligent acts or omissions	n/a
Comprehensive/collision	\$250	ACV/repair/replace	ACV/repair/replace	vehicle	Physical damage to vehicles	n/a
Foster care	\$100	\$2,500/\$1.5M	\$2,500/\$100,000	claim/occ	Third parties/foster parents	n/a
General liability	\$0	\$750,000/\$1.5M	\$750,000/\$1.5M	claim/occ	Negligent acts or omissions	n/a
Inland marine	\$1,000	\$249,000		occurrence	Physical damage.	n/a
Snowmobile equipment	\$1,000	n/a	\$150,000	occurrence	Physical damage for groomers	n/a
Third parties (exceptions)	\$0	\$750,000/\$1.5M	\$750,000/\$1.5M	claim/occ	Negligent acts of omissions	n/a

NOTE: This schedule is a summary of main elements only, and is not all inclusive of all limits and deductibles in the policies. If you have a question, please contact the Risk Management & Tort Defense Division.